

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Adolph S Ferrer
Patricia Moreno
Debtor(s)

Case No. 16-21400

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2016.
- 2) The plan was confirmed on 09/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/28/2018.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,487.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,589.84
Less amount refunded to debtor	\$597.89

NET RECEIPTS: \$14,991.95

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$817.31
Other	\$57.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,874.31

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COLLECTION PROFESSIONALS INC	Unsecured	888.00	29.88	29.88	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	176.00	143.75	143.75	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	200.00	1,476.53	1,476.53	71.34	0.00
CREDIT ACCEPTANCE CORP	Secured	3,194.24	3,194.24	3,194.24	3,194.24	103.18
CREDITBOX.COM LLC	Unsecured	1,416.00	1,526.80	1,526.80	73.77	0.00
EARTHMOVER CREDIT UNION	Unsecured	496.00	414.44	414.44	20.02	0.00
EARTHMOVER CREDIT UNION	Unsecured	407.00	325.03	325.03	15.70	0.00
FRONTIER COMMUNICATIONS	Unsecured	429.00	603.83	603.83	19.26	0.00
NICOR GAS	Unsecured	180.00	602.88	602.88	19.23	0.00
PERITUS PORTFOLIO SERVICES II/WC	Unsecured	6,527.00	7,212.26	7,212.26	378.21	0.00
PERITUS PORTFOLIO SERVICES II/WC	Secured	15,625.00	15,625.00	15,625.00	3,419.00	1,469.00
PORTFOLIO RECOVERY ASSOC	Unsecured	695.00	695.32	695.32	33.60	0.00
PORTFOLIO RECOVERY	Unsecured	695.00	NA	NA	0.00	0.00
RUSH COPLEY	Unsecured	816.02	NA	NA	0.00	0.00
EDUCATION SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEM/COME	Unsecured	806.00	NA	NA	0.00	0.00
ONLINE COLLECTIONS/AMEREN ILL	Unsecured	266.00	NA	NA	0.00	0.00
ONLINE IN SV/AMEREN ILLINOIS	Unsecured	266.00	NA	NA	0.00	0.00
TCF CORPORATE	Unsecured	30.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Unsecured	NA	0.00	0.00	0.00	0.00
SANTANDER	Unsecured	NA	NA	NA	0.00	0.00
COMCAST	Unsecured	10.00	NA	NA	0.00	0.00
CREDIT COLL/COMCAST	Unsecured	459.00	NA	NA	0.00	0.00
PELLETTIERI / PROVENA	Unsecured	75.00	NA	NA	0.00	0.00
ROBERT MISTOVICH	Unsecured	315.00	NA	NA	0.00	0.00
CBE GRP	Unsecured	172.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEST BAY	Unsecured	91.24	NA	NA	0.00	0.00
FRONTIER COMMUNICATION	Unsecured	174.00	NA	NA	0.00	0.00
FRONTIER COMMUNICATION	Unsecured	200.00	NA	NA	0.00	0.00
GREENLINE LOANS	Unsecured	380.00	NA	NA	0.00	0.00
HORIZON FIN	Unsecured	679.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	200.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	0.00	NA	NA	0.00	0.00
AARGON AGNCY/AMEREN ILLINOIS	Unsecured	294.00	NA	NA	0.00	0.00
ACC CONS FIN	Unsecured	0.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVC	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT PROT/COMCAST	Unsecured	335.47	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	500.00	895.41	895.41	43.26	0.00
US DEPARTMENT OF EDUCATION	Unsecured	13,397.00	13,669.39	13,669.39	716.78	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	953.15	953.15	46.06	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	9,428.00	9,439.62	9,439.62	494.99	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,819.24	\$6,613.24	\$1,572.18
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,819.24	\$6,613.24	\$1,572.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,988.29	\$1,932.22	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,874.31</u>
Disbursements to Creditors	<u>\$10,117.64</u>
TOTAL DISBURSEMENTS :	<u>\$14,991.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.